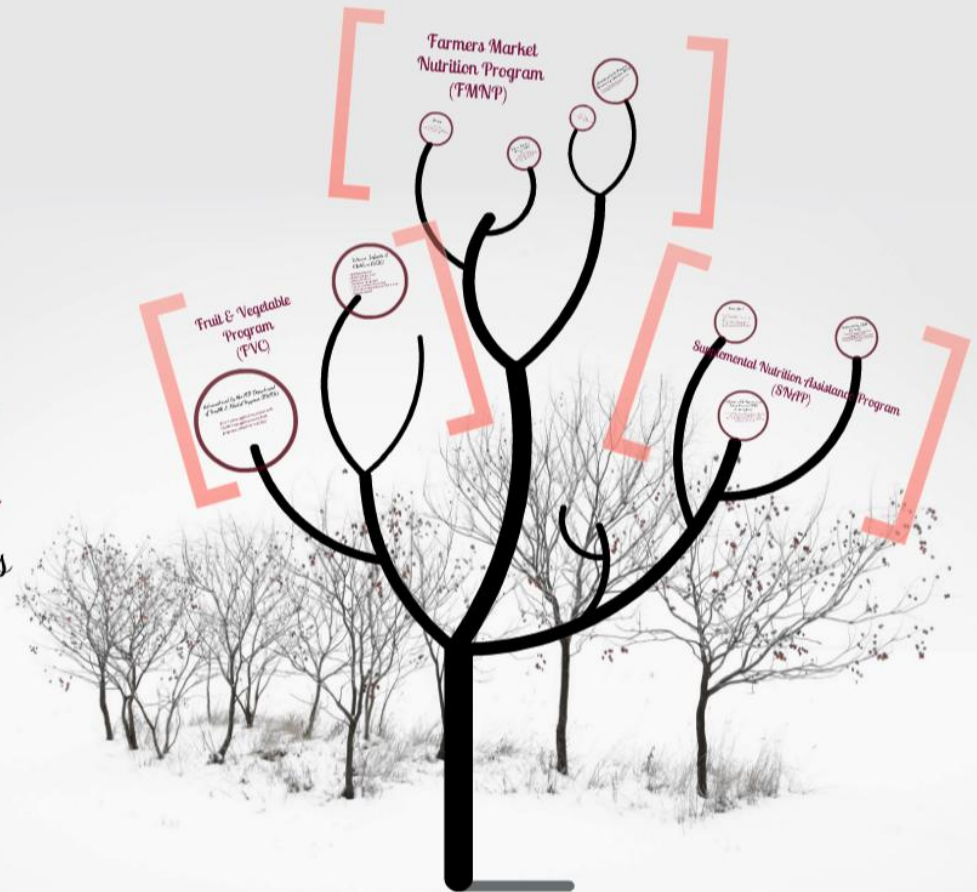


Federal Nutrition Benefit Programs *at Maryland farmers markets*





FARMERS' MARKET NUTRITION PROGRAM 2014 TRAINING

**Shelby Watson
Agricultural Marketing Specialist
Maryland Department of Agriculture**

PLEASE SIGN IN!



FARMERS' MARKET NUTRITION PROGRAM OVERVIEW

- USDA Supplemental Nutrition Grant Program
- Grants to state agencies to provide checks to low-income participants
- Two programs funded: women, infants, children (WIC) and Seniors (SFMNP)
- Checks can be used to buy **fresh fruits, vegetables, cut herbs and honey (Seniors only)** at farmers' markets
- In 2013, farmers received more than \$400,000 through the two programs



HOW THE FMNP PROGRAMS WORK



MDA provides checks to DHMH & DOA



DOA distributes checks to eligible Seniors



DHMH distributes checks to eligible WIC



Participants use checks to buy produce from FMNP authorized farmers at markets



PARTICIPANT INFORMATION

Must qualify based on income (185% of federal poverty level)
Must have proof of residency in Maryland

WIC - \$20

- Applicants must be pregnant women, infants, or children up to 5 years
- Must have a nutritional need & receive education, breastfeeding support, health screening & referrals
- Can sign up at participating WIC clinics

SENIORS - \$30

- Applicants must be 60 or over
- Must certify income eligibility on application form
- Can sign up at participating Senior Centers



FMNP (WIC)

Maryland 2014 Farmers' Market Nutrition Program

Pay to the order of authorized
Maryland Farmers' Market Vendor
Deposit no later than December 5, 2014
NOT VALID AT GROCERY STORES

Good for the purchase of fresh, locally grown
vegetables, fruits, and cut herbs from a FMNP
Vendor. Any other use constitutes fraud.

Account # 806629
75-1248/919

500001

FIRST DATE OF USE: 6/01/14
LAST DATE OF USE: 11/30/14

PAY EXACTLY
\$ 5.00
NO CHANGE GIVEN

STAMP AUTHORIZED FMNP

VENDOR NUMBER HERE

PARTICIPANT'S SIGNATURE

SOLUTRA S.
CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARA CITY, MN 56222

806629

SFMNP (Seniors)

Maryland 2014 Senior Farmers' Market Nutrition Program

Pay to the order of authorized
Maryland Farmers' Market Vendor
Deposit no later than December 5, 2014
NOT VALID AT GROCERY STORES

Good for the purchase of fresh, locally grown
vegetables, fruits, honey, and cut herbs from a
SFMNP Vendor. Any other use constitutes fraud.

Account # 806637
75-1248/919

100001

FIRST DATE OF USE: 6/01/14
LAST DATE OF USE: 11/30/14

PAY EXACTLY
\$ 5.00
NO CHANGE GIVEN

STAMP AUTHORIZED FMNP

VENDOR NUMBER HERE

PARTICIPANT'S SIGNATURE

SOLUTRA S.
CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARA CITY, MN 56222

806637

FARMER ELIGIBILITY & REGISTRATION

- Authorized FMNP Farmers must meet the following standards:
 1. The farmer must be a vendor at a Maryland Farmers' Market.
 2. The farmer must complete the Maryland FMNP Authorized Farmer Application-Agreement.
 3. The farmer must agree to abide by all FMNP rules.
 4. The farmer must sell fruits, vegetables and/or cut herbs and honey (seniors only) grown only in Maryland, Virginia, West Virginia, Delaware or Pennsylvania at a MDA Certified Farmers' Market.
 5. The farmer must **not** resell agricultural produce obtained from wholesale distributors.
 6. The farmer must be in compliance with all applicable federal, state, and local governmental laws and regulations and obtain all necessary licenses and permits.

Farmer Application-Agreement is due to Shelby Watson **no later than April 1.**



WIC & SFMNP

KEY DATES

- **March 15:** Market information due
- **April 1:** Farmer FMNP applications due
- **May - July :** Checks issued to eligible participants (WIC & Seniors)
- **June 1:** First date that farmers may accept checks at markets or on-farm stands
- **November 30:** Last date that farmers may accept checks at markets or on-farm stands
- **December 5:** Last date that farmers may deposit checks for 2014 season



ELIGIBLE FOODS

WIC: Eligible foods include all locally grown fruits, vegetables and cut herbs **except honey** grown by the authorized farmer. Eligible foods may not be processed or prepared beyond their natural state except for usual harvesting and cleaning processes.

Seniors: above + honey



INELIGIBLE FOODS



CHECKS AT MARKET PROCESS

- Farmers or employees must check identification – folder only – for WIC participants (for Seniors no ID is needed)
- Make sure participant has signed check
- Farmer may add to product to make up the difference
- **No cash change may be given**
- Participants can buy other products with their own money



The image shows a 'MARYLAND WIC PROGRAM Participant Identification Folder'. It is a green and white form with a table for recording participant information. The table has two columns: 'Names of Participants (print)' and 'WIC ID Number'. Two entries are visible: 'Doe, Jane' with ID '200 418 791' and 'Doe, Infant' with ID '200 123 456'. Below the table, there is a section for 'PERSONS AUTHORIZED TO SIGN WIC CHECKS' with a signature line for 'Jane Doe' and a date line for '1/1/2010'. At the bottom, it provides contact information for the 'BALTIMORE CITY HEALTH DEPT. WIC PROGRAM' and a phone number '3030'. A note at the bottom states: 'Bring this ID Folder to all WIC appointments and to the store when you shop for WIC foods.'



2014 RULES & REGULATIONS

1. FMNP checks can only be redeemed for fresh fruits, vegetables, fresh cut herbs and honey (seniors only) grown by the farmer applicant. Checks cannot be redeemed for tropical fruits, citrus fruits, baked goods, jams, jellies, cider, flowers, plants, eggs, nuts, cheese, meats, seafood, crafts, etc.
2. FMNP checks can only be redeemed at farmers' markets and farm stands. Farmers may only redeem FMNP checks at private farm stands if they also sell at a farmers market. Only authorized FMNP farmers can redeem checks. Authorized FMNP farmers cannot accept FMNP checks from unauthorized farmers or vendors.
3. All authorized FMNP farmers are required to display the "WIC & Seniors Farmers' Market Nutrition Program" sign and **their associated farm name**.
4. Authorized FMNP farmers agree to meet with WIC and Senior FMNP check distribution coordinators in their respective market area, to exchange market information and check distribution information. These meetings are subject to prior arrangement and work schedules of the participants.
5. Authorized FMNP farmers cannot charge FMNP customers more for their fruits, vegetables, fresh cut herbs and honey than they charge other customers. FMNP customers must be shown the same courtesies as all other customers and FMNP authorized farmers agree not to discriminate against any FMNP customer on the basis of race, color, national origin, age, sex, handicap or disability.
6. FMNP checks cannot be exchanged for cash or change. Whenever possible, authorized FMNP farmers should help FMNP customers use the full value of their checks by making up the difference with additional produce items. The FMNP customer must pay the difference when the purchase exceeds the value of the check(s).
7. Authorized FMNP farmers must check the customer's WIC Identification folder. FMNP checks must be signed in the presence of the FMNP authorized farmer and the signatures must match the identification.
8. FMNP checks are valid from June 1, 2014 through November 30, 2014. Authorized FMNP farmers will not be reimbursed for checks accepted after November 30, 2014. All FMNP Checks must be deposited at the bank no later than December 5, 2014.

Our paying bank will not honor FMNP checks which are missing farmer stamps, unreadable farmer stamp, invalid farmer stamp, missing FMNP participant signature, checks which have been torn, marked "VOID" or altered in any way, checks issued in a prior year or checks that have expired.



TRAINING

- Required 1st year in program
- Then once every 3 years thereafter
- MDA offers many training dates each year from February – May all over the state and online
- Dates are posted on Maryland's Best and sent to renewing farmers



WHAT WAS NEW IN 2013 & WILL CONTINUE FOR 2014

- FMNP + FVC joint application & enrollment
- No longer authorizing farmers markets
- Farmers must submit list of markets they are participating in every year
- Farmer training, authorization, and application submittal occurs every 3 years
- Checks may be accepted at farm stands only if the Farmer sells at a farmers market
- Color of checks



**FARMERS ARE REQUIRED TO DISPLAY THESE AT
MARKET:**

**FARM
NAME**

**Farmers Market
Nutrition Program
(FMNP – WIC & Seniors)
Checks
and
WIC Fruit &
Vegetable Checks**

WELCOME HERE



Sponsored by:
Maryland WIC Program 1-800-242-4WIC (4942)
Maryland Department of Agriculture 1-800-495-5590
Maryland Department of Aging 1-800-243-3425

USDA is an equal opportunity provider and employer.

MORE INFORMATION

- Handouts available for 2014 season:
 - General program & participant information
 - MDA FMNP Rules & Regulations
 - 2014 FMNP Market Application-Authorization Form
- MDA Farmers' Market page:
http://mda.maryland.gov/maryland_products/Pages/farmers_market_dir.aspx
- USDA WIC Program:
 - <http://www.fns.usda.gov/wic/>
- USDA Seniors Program:
 - <http://www.fns.usda.gov/wic/SeniorFMNP/SFMNPmenu.htm>



ONLINE INFORMATION

The screenshot shows a web browser window titled "Farmers Market - Mozilla Firefox". The address bar displays "mda.maryland.gov/maryland_products/Pages/farmers_market_dir.aspx". The page is the "Maryland Farmers Market Information" page from the Maryland Department of Agriculture. The header includes the Maryland state logo and the text "DEPARTMENT OF AGRICULTURE". A navigation menu lists various categories: HOME, LICENSE & PERMITS, MARYLAND PRODUCTS, PLANTS/PESTS, ANIMAL HEALTH, CONSERVATION, and MDA JOBS. The "MARYLAND PRODUCTS" section is expanded, showing a list of products including Advertising, Agricultural Products as Local or Locally Grown, Farm to School, Farmers Market, Fruits & Vegetables, Grain, Horses, International Buyers, Nurseries & Plant Dealers, Organic Certification Program, Poultry & Eggs, Renewable Fuels, Turf & Seed, and Wine and Grapes. The main content area is titled "Maryland Farmers Market Information" and features a logo for the Maryland Farmers Market. The text states that the Market Information for the 2013 season is currently being updated on Maryland's Best. If you need to submit updated information for your market, please do so here: <https://mdamarketing.wufoo.com/forms/2013-farmers-market-directory-information/>. Below this, it says "To locate a farmers market on Maryland's Best:" and lists three steps: 1. Go to <http://marylandsbest.net/>, 2. Click on the "Find Me Local" tab, and 3. Select "Farmers Market" from the "Search by Category" section. It also mentions choosing other search parameters to narrow results, such as county, within a radius of your location, market name, or markets where federal nutrition programs benefits like the Farmers Market Nutrition Program are accepted by authorized farmers. There is a link for the "2012 Maryland Farmers Market Directory Map" and a PDF download version of the "2012 Farmers Market Directory". A search bar is present at the bottom of the main content area. On the right side, there are two boxes: "Contact Information" for Amy Crone, Program Coordinator, with telephone 410-841-5776, and "Related Information" with links to "Starting a MD Farmers Market", "2013 Farmers Market Conference", and "2012 Farmers Market Conference". Below these is an "On the Web" section with links to "Fruits & Vegetables Check 'FVC' Program at Market", "Supplemental Nutrition Assistance Program ('SNAP', formerly Food Stamps)", and "MD Dept of Health & Mental Hygiene Farmers Market Licensing". At the bottom right, there is a section for "MD Farmers Market Nutrition Program Information" and "FMNP - WIC & Seniors" with links to "General FMNP Information", "FMNP Rules, Dates & Procedures", and "FMNP Application". The browser's status bar at the bottom shows the taskbar with various applications open, including Google, Maryland.gov, Windows Explorer, Farmers Market - Moz..., Microsoft Excel, and Microsoft PowerPoint, along with the system clock showing 10:53 AM.

DEPARTMENT OF AGRICULTURE

MARYLAND

MARYLAND PRODUCTS

Advertising
Agricultural Products as Local or Locally Grown
Farm to School
Farmers Market
Fruits & Vegetables
Grain
Horses
International Buyers
Nurseries & Plant Dealers
Organic Certification Program
Poultry & Eggs
Renewable Fuels
Turf & Seed
Wine and Grapes

Maryland Farmers Market Information

Market Information for the 2013 season is currently being updated on Maryland's Best. If you need to submit updated information for your market, please do so here:
<https://mdamarketing.wufoo.com/forms/2013-farmers-market-directory-information/>

To locate a farmers market on Maryland's Best:

- Go to <http://marylandsbest.net/>
- Click on the "Find Me Local" tab
- Select "Farmers Market" from the "Search by Category" section
- Choose other search parameters to narrow your results - such as county, within a radius of your location, market name, or markets where federal nutrition programs benefits like the Farmers Market Nutrition Program are accepted by authorized farmers.

2012 Maryland Farmers Market Directory Map

PDF Download Version: [2012 Farmers Market Directory](#)

Maryland FMs & Federal Benefit Programs

Contact Information

Amy Crone
Program Coordinator
Telephone: 410-841-5776

Related Information

- [Starting a MD Farmers Market](#)
- [2013 Farmers Market Conference](#)
- [2012 Farmers Market Conference](#)

On the Web

- [Fruits & Vegetables Check "FVC" Program at Market](#)
- [Supplemental Nutrition Assistance Program \("SNAP", formerly Food Stamps\)](#)
- [MD Dept of Health & Mental Hygiene Farmers Market Licensing](#)

MD Farmers Market Nutrition Program Information
FMNP - WIC & Seniors:

- [General FMNP Information](#)
- [FMNP Rules, Dates & Procedures](#)
- [FMNP Application](#)

POINTS OF CONTACT

○ MDA:

Shelby Watson
FMNP Administrator
50 Harry S Truman Pkwy.
Annapolis, MD 21401
Phone: (410) 841-5776
Email:

shelby.watson@maryland.gov



○ DOA

Judy Simon
Nutrition & Health Promotion
Programs Manager
301 W. Preston Street, Suite 1007
Baltimore, MD 21201
Phone: 410-767-1090 or
1-800-243-3425, ext. 71090
Email: JSimon@ooa.state.md.us

○ DHMH

Gene Nadolny
MD WIC Program
201 W. Preston St., Room 103
Baltimore, MD 21201
Phone: (410) 767- 5239
Email:
Gene.Nadolny@maryland.gov



MARYLAND WIC PROGRAM

2014 WIC Farmer Training

WIC



Farmers' Market

Better Nutrition For A Brighter Future



OBJECTIVES

This WIC Program farmer training session is designed to help you understand and gain knowledge about:

- The Maryland WIC Program
- The WIC Fruit and Vegetable Check Transaction
- The WIC Farmer Handbook



WHAT IS WIC?

The Special Supplemental Nutrition Program for Women, Infants and Children (WIC) is funded by the U.S. Department of Agriculture and is administered in Maryland by the Department of Health and Mental Hygiene. WIC services are provided in Maryland to nearly 145,000 eligible participants at 18 WIC Local Agencies with 85 clinics statewide.




FVC Overview & Role of the Farmer

- Only a small percentage of FVC is redeemed at farmers markets; the majority are accepted at authorized grocery stores
- Participants receive other checks in addition to FVCs such as checks for milk or cereal.
- As a WIC authorized farmer you can play a **key** role in ensuring that WIC Participants can purchase fresh fruits and vegetables with the FVC checks they receive from the WIC Program.
- There are important differences between the FMNP checks and the WIC FVC.
- Farmers must participate in FMNP to accept FVCs.



The WIC FVC

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW						
	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER
	020204	200 727 310	TEST, GRAYSON			56733246
	FIRST DATE TO SPEND	January 17, 2012	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	February 16, 2012
CATEGORY: C1 TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: <div style="border: 1px solid black; padding: 5px; margin: 5px;"> 6 (Six) dollars for Fruits and Vegetables </div>						CASHIER FILL IN EXACT AMOUNT OF SALE DOLLARS CENTS \$
PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY <div style="border: 1px solid black; padding: 10px; margin: 5px;"> <h2 style="text-align: center;">Also accepted by WIC Farmers</h2> </div>						
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY			CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
		X			VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	

The WIC Program began issuing FVCs to program participants in October of 2009. Currently, WIC participants may only use FVCs at WIC authorized grocery stores and at FMNP authorized farmers selling at approved locations. WIC FVCs are issued in \$6, \$10, and \$15 denominations.



FVC and FMNP Check Comparison


- The chart on the following slide provides a comparison of the differences between the WIC Program's FVC and the FMNP Check.
- It is important to understand the differences in the procedures for accepting these checks.
- Questions about the FVC should be directed to 410-767-5242.
- Questions about the FMNP check should be directed to 410-841-5770.



Comparison Between WIC Fruit & Vegetable Checks (FVC) and Farmers' Market Nutrition Program (FMNP) Checks

	FVC WIC Fruit & Vegetable Checks	FMNP Farmers' Market Nutrition Program checks
<i>When Issued</i>	Monthly	Once/year during the market season
<i>What are the values of the checks?</i>	\$6 \$10 \$15	\$20 for market season
<i>Can the participant pay cash if the purchase price exceeds the value of the check?</i>	Yes	Yes
<i>Can the participant receive change if the purchase price is less than the value of the check?</i>	No	No
<i>Is the participant's name on the check?</i>	Yes	No
<i>Customer Usage</i>	Participant must use check between the dates listed on the checks	Participant may use check anytime between June 1 and November 30
	Farmers required to write in purchase price on all checks	Price is pre-filled
	Participant must sign checks and present ID Folder	Participant must sign checks and present ID Folder
<i>Product Types</i>	Fruits and Vegetables from any source	Grown in Maryland or contiguous counties of bordering states
	No white potatoes or herbs	Potatoes and cut herbs allowed
<i>Deposit Procedure</i>	Farmers are to put assigned FMNP stamp on all FVC checks	Farmers are to put assigned FMNP stamp on all FMNP checks
	Check needs to be deposited within 30 days of the last date-to-use on check	Farmers can deposit checks anytime between June 1 and December 5
	Farmer responsible for returned check charges if returned by the bank	Farmer responsible for returned check charges if returned by the bank
<i>Agreement with the State</i>	Each individual farmer must have a signed written agreement with the State WIC Program	Each individual farmer must have signed written agreement with the MD Dept of Agriculture once every 3 years & provide markets to MDA in interim years
<i>Training</i>	Each farmer must attend training on regulations and procedures with WIC FVC	Each farmer must attend training on regulations and procedures with FMNP in first year of program participation and every three years thereafter
<i>Questions</i>	Contact the WIC Vendor Unit at 410-767-5242	Contact the Dept of Agriculture at 410-841-5770

Check Comparison

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW						
	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER
	020204	200 727 310	TEST, GRAYSON			56733246
	FIRST DATE TO SPEND	January 17, 2012	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	February 16, 2012
CATEGORY: C1					CASHIER FILL IN EXACT AMOUNT OF SALE	
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:					PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY	
6 (Six) dollars for Fruits and Vegetables					DOLLARS CENTS	
<p>Also accepted by WIC Farmers</p>					\$	
					CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY			VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	
	919	X				

Maryland 2012 Farmers' Market Nutrition Program		Account # 800622	
Pay to the order of authorized Maryland Farmers' Market Vendor Deposit no later than November 30, 2012 NOT VALID AT GROCERY STORES Good for the purchase of fresh, locally grown vegetables, fruits, and cut herbs from a FMNP Vendor. Any other use constitutes fraud.		75-1248/619 FIRST DATE OF USE: 6/01/12 LAST DATE OF USE: 11/29/12 PAY EXACTLY \$ 5.00 NO CHANGE GIVEN	
 		STAMP AUTHORIZED FMNP VENDOR NUMBER HERE	
CITIZENS ALLIANCE BANK - HOWARD LAKE BRANCH - CLARK CITY, MN 56302		PARTICIPANT'S SIGNATURE	



The Maryland WIC Farmer Handbook

MARYLAND WIC PROGRAM &
MARYLAND DEPARTMENT OF AGRICULTURE



FARMER'S HANDBOOK

2013



Maryland WIC Farmer Handbook

A Maryland WIC Farmer Handbook is issued to all participating WIC farmers. It is a valuable resource containing useful information such as:

- ✓ Who to call for help or questions
- ✓ Instructions for processing FVCs
- ✓ Rules and guidelines that WIC farmers must follow
- ✓ Information is also available online at www.mdwic.org



Who to Call

Check reimbursement:

WIC Program Vendor Training Specialist:

Terri Buckler
410-767- 5722

Terri.buckler@maryland.gov

Mail To:

DHMH
WIC PROGRAM
201 W PRESTON ST. Rm 103
BALTIMORE MD 21201
1-800-242-4942
410-333-5683 FAX



www.mdwic.org

Information for farmers can be found online at www.mdwic.org look for the WIC Farmer page on our website.



The screenshot shows the Maryland Family Health Administration website. The header features the Maryland state logo and the text "MARYLAND Family Health Administration". A search bar and links for "Email Friend" and "Print Page" are in the top right. A breadcrumb trail reads "Home > Women, Infants, and Children Program (WIC) > Maryland WIC Farmers".

SITE LINKS

- A-Z Health Index
- Reports & Statistics
- Searchable Databases
- FAQ's

UNIT LINKS

Women, Infants, and Children (WIC)

- » How to Apply
- » Benefits
- » Nutrition
- » Eligibility
- » Contact WIC
- » Links
- » Health Care Providers
- » WIC Advisory Council
- » Vendors
- » WIC Farmers
- » Vendor/Participant Videos

Maryland WIC Farmers

The WIC Program is now issuing checks to purchase fresh produce. Applications are now being accepted from farmers to become authorized by the Maryland WIC Program to accept WIC Fruit and Vegetable Checks (FVCs) at participating Farmers' Markets.

The WIC Farmers' Market Nutrition Program issues \$18 worth of checks for the five month season while the WIC FVC provides moms with \$10.00 a month and \$6.00 per child for the purchase of fruits and vegetables all year long. As a farmer, you can accept the new WIC checks at your farmers' market if you complete and return the enclosed application form following the steps below:

- Complete a Farmer's Application.
- Read and sign an Agreement for Farmer to Accept WIC Fruit and Vegetable Checks.
- Attend a mandatory 1 hour training session.

[Farmer's Application and Agreement for Farmer to Accept WIC Fruit and Vegetable](#) 

[WIC Farmer's Book](#) 

[WIC Farmer Training Presentation](#) 

If you have questions, please call James A. Butler at 410-767-5258

[Maryland Department of Agriculture](#)



Participant ID Folder

MARYLAND WIC PROGRAM
Participant Identification Folder

Names of Participants (print)	WIC ID Number
Doe, Jane	200 418 731
Doe, Infant	200 123 457

BETTER nutrition choices for a brighter future

MARYLAND WOMEN, INFANTS & CHILDREN PROGRAM

PERSONS AUTHORIZED TO SIGN WIC CHECKS

Jane Doe
Head of Household (print) *Jane Doe*
Signature

Proxy (print) _____ Signature _____

Proxy (print) _____ Signature _____

If this folder is found, please contact the local WIC agency below:

BALTIMORE CITY HEALTH DEPT.
WIC PROGRAM
621 N. EDEN STREET
BALTIMORE, MD 21205
Local WIC Agency: (410) 336-9427

3030
Folder valid only with Stamp here.

Bring this ID Folder to all WIC appointments and to the store when you shop for WIC foods.

Participants must show you their WIC ID folder **prior** to making purchases. **No other identification is necessary.**

There must be at least one name (first and last) with a WIC I.D. number. There may be as many as six names, each with a different number. The check being used must match a name and I.D. number listed here.

NOTE: There are instances in which a participant number will not appear on the check (For example: the WIC Participant has been issued manual checks)

There must be **at least** one signature and there may be up to three. One signature **must match the signed name** on the WIC check.

There must be a local agency identification stamp.



The Fruit and Vegetable Check

- FVC face values are \$6, \$10 and \$15.
- FVCs may only be used for the purchase of allowed fruits and vegetables (Please see your Farmer's Handbook).
- FVCs can only be accepted between the first and last date to spend! (filling in the *date redeemed* field is optional).
- FVC purchases may be combined with cash purchases (*if the total of the items being purchased exceeds the value of the check(s), the customer can make up the difference*)
- **NEVER** fill in a purchase amount on an FVC that is higher than the face value! If you do, the FVC **will be rejected** for payment by the bank.
- No cash is given to the WIC participant if the purchase amount is less than the FVC face value!
- WIC participants may use FVCs and FMNP checks at Farmers' Markets & on-Farm Stands with authorized farmers.




What to sell

WIC participants may purchase any produce with their FVC except: fruit baskets, herbs, dried fruit, salad kits, fruit or vegetables with dip and white potatoes. (See Handbook for more details)



Sample FVC


THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW							
	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER	
	020204	200 727 310	TEST, GRAYSON			56733246	
	FIRST DATE TO SPEND	January 17, 2012	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	February 16, 2012	
CATEGORY: C1						CASHIER FILL IN EXACT AMOUNT OF SALE	
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:						DOLLARS	CENTS
6 (Six) dollars for Fruits and Vegetables Also accepted by WIC Farmers						\$	
PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY						CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
Maryland WIC Program		Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY		VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	
				X			

WIC FVCs are issued in \$6, \$10, and \$15 denominations.



Example

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)		CHECK NUMBER
	020204	200 727 310	TEST, GRAYSON		56733246
	FIRST DATE TO SPEND	January 17, 2012	USE ONLY	LAST DATE TO SPEND	February 16, 2012
CATEGORY: C1 TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: 6 (Six) dollars for Fruits and Vegetables					EXACT SALE DOLLARS CENTS \$
PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY Also accepted by WIC Farmers					CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY X		VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	

FVCs have a first date to spend, and last date to spend.
 FVCs must be deposited within 30 days of the last date to spend.
 FVCs show their face value (Do not fill in more than the face value!)
 Look for the “Fruits and Vegetables” watermark




FVC Corrections

- Corrections to the WIC FVC must be made at the time of the transaction.
- Draw a single line through the incorrect price (do not attempt to trace over the price or draw multiple lines!)
- Write the correct price directly above the incorrect price.
- Have the customer sign on the correction authorization line.
- If you believe you have followed the proper procedures and the FVC is still rejected, please send it to the State Office for review within 45 days of the last date to spend on the check using the FVC reimbursement form found in the WIC Farmer Handbook.



Proper FVC Correction Example

THIS CHECK IS VOID WITHOUT FOLDED RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK. HOLD AT ANGLE TO VIEW.

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER
	010103	200 292 952	DOE, JANA N.			44649228
CATEGORY: PG	FIRST DATE TO SPEND	January 26, 2010	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	CASHIER FILL IN EXACT AMOUNT OF SALE
					February 19, 2010	
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:					PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY	
10 (Ten) dollars for Fruits and Vegetables						
Also accepted by WIC Farmers					DOLLARS	
					CENTS	
					10 00	
					13 00	
					CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
Maryland WIC Program					VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	

Payable through FSMC
An Affiliate of
Security State Bank
Howard Lake, MN 55349
Account Number: 806610

75-1248 919

SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY


1144649228 0919124821 806610

A single line is drawn through the incorrect price. The correct price is written direction above the incorrect price. The WIC customer must sign again on the price correction line.



Improperly Corrected Check Example

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER
	010103	200 292 952	DOE, MIKA N.			44649227
FIRST DATE TO SPEND		January 1, 2010	DATE DEEMED	STORE USE ONLY	LAST DATE TO SPEND	CASHIER FILL IN EXACT AMOUNT OF SALE
					February 19, 2010	
CATEGORY: PG TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: 10 (Ten) dollars for Fruits and Vegetables Also accepted by WIC Farmers						DOLLARS 10 CENTS 00
PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY _____						CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610						
SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY X _____						VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND

⑈44649228⑈ ⑈091912482⑈ 806610⑈

Do not use Xs or attempt to trace over the incorrect price. In this example, the customer was not asked to sign on the price correction line. These mistakes will cause the bank to reject the FVC for payment.



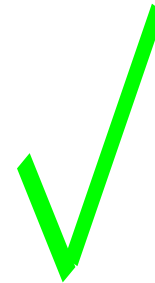
Other Tips To Remember

Do not write numbers like those show below (crossing your 7s and writing zeroes with a slash through them). Numbers written in this fashion can be confused as an attempt to perform a correction.

70



70



Simple FVC Payment Rules

- **NOTE: FVCs must be deposited in the bank within 30 days of the last date as specified on the front of the check.**
- FVCs deposited later than 30 days from the last date to spend will be rejected by the bank and cannot be paid!
- FVCs rejected **for any reason other than being accepted prior to or after the dates to spend, OR missing signatures**, may be submitted to the State WIC office for review.
- FVCs submitted for payment review must be submitted within 45 days of the last date to spend as specified on the front of the FVC.



Each participating farmer will receive signs. As an authorized farmer, you **must display** this sign. This sign lets WIC customers know they can spend their FVCs at your stand.

**Farmers Market
Nutrition Program
(FMNP – WIC & Seniors)
Checks
and
WIC Fruit &
Vegetable Checks**

WELCOME HERE



Sponsored by:
Maryland WIC Program 1-800-242-4WIC (4942)
Maryland Department of Agriculture 1-800-495-5590
Maryland Department of Aging 1-800-243-3425

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Complaint Process

In your Handbook is a copy of the Farmer Complaint Form.

Please use this form to document any difficulties you experience with WIC customers.

Please provide all pertinent information (who, what, when, where, witnesses, etc.) on the form and fax or mail it to the State WIC Office at the number and address on the form. All farmer complaints are handled as soon as possible.

Remember, we can't do anything about the problem if we are not aware of it!



FREQUENTLY ASKED QUESTIONS

Can you redeem the FVC for cash or credit instead of food?

No. You cannot redeem, buy or exchange the FVC for cash or credit. Remember: change cannot be provided if your customers spends less than the amount on their FVC.



FREQUENTLY ASKED QUESTIONS

Should a participant sign a WIC FVC before the farmer has entered the amount of the purchase on the check?

No. Participants should sign the FVC only after the purchase amount has been entered on the check.

Signatures must be in blue or black ink only.

Never ask for a signature first! **Never** accept a pre-signed FVC. Be sure to match the signature on the WIC check with that on the ID folder.



FREQUENTLY ASKED QUESTIONS

Should a farmer ask a participant for identification other than the WIC ID folder?

No. The WIC ID folder is the only identification needed.

Should a farmer accept a FVC if the customer does not have an ID folder?

No. Each customer must present a WIC ID folder at the time of the transaction.
No Folder, No Transaction!



FREQUENTLY ASKED QUESTIONS

Any other questions?

CONGRATULATIONS!



**You Have Successfully
Completed
WIC FVC Farmer
Training!**

